

Information to identify the case:

Debtor 1	Thomas J. McDevitt	Social Security number or ITIN	xxx-xx-6175
	First Name Middle Name Last Name	EIN	--
Debtor 2	Catherine A. McDevitt	Social Security number or ITIN	xxx-xx-8362
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-18204-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas J. McDevitt

Catherine A. McDevitt
aka Catherine Cassasanto

6/24/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Thomas J. McDevitt
Catherine A. McDevitt
Debtors

Case No. 16-18204-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 24, 2021

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas J. McDevitt, Catherine A. McDevitt, 2204 Chestnut Hill Drive, Cinnaminson, NJ 08077-3619
516143815	+ Apex Asset Management, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890
516143819	Danielle McDevitt, 2204 Chestnut Drive, Cinnaminson, NJ 08077
516143818	+ Danielle McDevitt, 2204 Chestnut Hill Drive, Cinnaminson, NJ 08077-3619
516143820	+ Ditech Finacial, LLC, 345 Saitn Peter St., Saint Paul, MN 55102-1211
516357223	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
518335483	+ Loancare, LLC., P.O. Box 8068, Virginia Beach VA 23450-8068
518335484	+ Loancare, LLC., P.O. Box 8068, Virginia Beach VA 23450, Loancare, LLC., P.O. Box 8068 Virginia Beach VA 23450-8068
516215122	+ NJ Class, PO Box 548, Trenton, NJ 08625-0548
516143821	NJ Higher Education Assist, P.O. Box 548, Trenton, NJ 08625-0548
518224169	#+ Rebecca A. Solarz, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 24 2021 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 24 2021 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516143816	EDI: BANKAMER.COM	Jun 25 2021 00:43:00	Bank of America, PO Box 982238, El Paso, TX 79998
518493544	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 24 2021 20:50:26	Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
516143817	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 24 2021 20:50:26	Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3019
516310397	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 24 2021 20:50:26	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
518381145	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 24 2021 20:50:26	Citizens Bank N.A., One Citizens Bank Way Mail Stop JCA115, Johnston, RI 02919
516322505	Email/PDF: resurgentbknotifications@resurgent.com	Jun 24 2021 20:53:30	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516143822	+ EDI: CITICORP.COM	Jun 25 2021 00:43:00	Universal Card/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241

District/off: 0312-1

User: admin

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Date Rcvd: Jun 24, 2021

Form ID: 3180W

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TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518821433	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
518546667	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank n.A., One Citizens Bank Way mailstop JCA115, Johnston, RI 02919

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2021 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Joint Debtor Catherine A. McDevitt andy@sjbankruptcyllaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Andrew B. Finberg	on behalf of Debtor Thomas J. McDevitt andy@sjbankruptcyllaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor LoanCare LLC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor LoanCare LLC. rsolarz@kmlawgroup.com

TOTAL: 7